

# Exhibit 4

Case No. 18-50540

Afonso Izildo Quizado

v.

John S. Lyon, D.D.S., Inc.

Dr. John S. Lyon

July 15, 2021



**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Western District of Virginia

In re:  
Afonso Izildo Quizado  
Debtor

Case No. 18-50540-rbc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0423-5

User: morrisl  
Form ID: 318

Page 1 of 1  
Total Noticed: 11

Date Rcvd: Oct 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2018.

db +Afonso Izildo Quizado, 709 Ivy Street, Apartment 3, Waynesboro, VA 22980-3762  
4603995 +Augusta County Gen. District Court, 6 East Johnson Street, 2nd Floor,  
Staunton, VA 24401-4398  
4603997 Comcast, Bankruptcy Department, PO Box 3005, Southeastern, PA 19398-3005  
4603999 +Elaine Saviete, 600 Lovers Lane, Waynesboro, VA 22980-3526  
4604000 +Glasser and Glasser, PLC., P.O. Box 3400, Norfolk, VA 23514-3400  
4604001 +John Lyon DDS, 2700 Hydraulic Road, Charlottesville, VA 22901-8915  
4604002 +Property Management of VA, 42 Stoneridge Drive, P.O. Box 1011, Waynesboro, VA 22980-0735

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4603994 EDI: GMACFS.COM Oct 24 2018 02:03:00 Ally Automotive Financing, P. O. Box 130424,  
Saint Paul, MN 55113-0004  
4604753 EDI: GMACFS.COM Oct 24 2018 02:03:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004  
4603996 E-mail/Text: bankruptcybbandt.com Oct 23 2018 22:19:02 BB&T, Bankruptcy Department,  
PO Box 1847, Wilson, NC 27894  
4603998 EDI: CMIGROUP.COM Oct 24 2018 02:03:00 Credit Management LP, 4200 International Parkway,  
Carrollton, TX 75007-1912

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 25, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2018 at the address(es) listed below:

George I Vogel(74) VA16@ecfcbis.com;kbrown@vogelandcromwell.com  
Roland S. Carlton, Jr. on behalf of Debtor Afonso Izildo Quizado  
rcarlton@carltonlegalservices.com,  
melissa@carltonlegalservices.com;ecarlton@carltonlegalservices.com;alexandra@carltonlegalservices.com;mary@carltonlegalservices.com  
USTrustee USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 3